

HOUSE No. 1503

By Mr. Patrick of Falmouth, petition of Matthew C. Patrick for legislation to prohibit certain insurance companies from refusing to provide homeowners insurance in storm-related areas. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand and Five.

AN ACT RELATIVE TO HOMEOWNERS INSURANCE.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 Chapter 175 of the General Laws is hereby amended by
- 2 inserting after section 4C the following section:—
- 3 Section 4D. No insurer licensed to write or engage in the
- 4 writing of homeowners insurance in the commonwealth or joint
- 5 underwriting association, formed pursuant to the provisions of
- 6 175C shall refuse to provide or renew homeowners because of
- 7 weather conditions or the history or probability of storms in the
- 8 area where the property is located.